

Is a quiet financing uprising reshaping healthcare for Indian women?

India's healthcare sector is at a pivotal juncture. What began as a push to reduce maternal mortality has evolved into a broader framework of reproductive justice and gender-responsive care. But as clinical options expand, a silent bottleneck persists: affordability.

Today, a growing number of healthcare needs IVF, PCOS treatment, mental health support, and cosmetic recovery procedures, remain outside the purview of traditional insurance. Labeled "elective," these services carry high out-of-pocket costs, creating a parallel healthcare system that serves only those who can afford to pay upfront.

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